

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT  
MARTINSBURG DIVISION**

In re:

CLYDE M. SINGLETON, JR.  
TRACY D. SINGLETON  
Debtor(s)

Case No. 12-01544

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Helen M. Morris, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/19/2012.
- 2) The plan was confirmed on 07/01/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan NA.
- 5) The case was completed on 10/09/2018.
- 6) Number of months from filing to last payment: 71.
- 7) Number of months case was pending: 74.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,341.00.
- 10) Amount of unsecured claims discharged without payment: \$47,334.45.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$120,375.82
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:****\$120,375.82****Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$8,995.31
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:****\$11,995.31**

Attorney fees paid and disclosed by debtor:	\$500.00
---	----------

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACS GAITHERSBURG	Unsecured	65.00	NA	NA	0.00	0.00
ACS MONTGOMERY	Unsecured	65.00	NA	NA	0.00	0.00
AFNI, INC	Unsecured	1,742.00	1,742.40	1,742.40	38.76	0.00
AMERICREDIT	Secured	7,794.00	7,672.54	7,672.54	7,672.54	1,077.59
AMERICREDIT	OTHER	NA	NA	NA	0.00	0.00
AMERICREDIT	OTHER	NA	NA	NA	0.00	0.00
ASSET ACCEPTANCE LLC	Unsecured	1,323.00	1,395.32	1,395.32	31.04	0.00
ATLAS ACQUISITIONS LLC	Unsecured	510.00	510.00	510.00	11.35	0.00
AUTOPRTFLSRV	Unsecured	8,892.00	NA	NA	0.00	0.00
BRANCH BANKING AND TRUST COM	Secured	16,089.00	23,112.11	0.00	0.00	0.00
CAPITAL ONE, N.A.	Unsecured	NA	NA	NA	0.00	0.00
CHARLES E. YANKOVICH, ESQUIRE	Unsecured	NA	NA	NA	0.00	0.00
CHRISTOPHER A. DAWSON	OTHER	NA	NA	NA	0.00	0.00
COLUMBIA HOUSE	Unsecured	NA	NA	NA	0.00	0.00
CREDIT COLLECTIONS USA	Unsecured	63.00	NA	NA	0.00	0.00
DANIEL J MANCINI, ESQUIRE	OTHER	NA	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	493.00	493.61	493.61	10.98	0.00
ENHANCED RECOVERY CO L	Unsecured	340.00	NA	NA	0.00	0.00
FIRST BANK OF DELAWARE	Unsecured	656.00	NA	NA	0.00	0.00
FRONTIER COMMUNICATIONS	Unsecured	868.00	868.38	868.38	19.32	0.00
GAITHERSBURG PHOTO ENFORCE	Unsecured	NA	NA	NA	0.00	0.00
GUARDIAN PROTECTION SERVICES	Unsecured	2,641.00	1,992.88	1,992.88	44.34	0.00
INTERNAL REVENUE SERVICE	Priority	NA	5,292.82	5,292.82	5,292.82	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured	493.00	493.02	493.02	10.97	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured	NA	932.12	932.12	20.74	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured	105.00	105.10	105.10	2.33	0.00
JOHNIE R. MUNCY	OTHER	NA	NA	NA	0.00	0.00
M&T BANK	Unsecured	NA	NA	NA	0.00	0.00
MARYLAND DEPT OF LABOR AND	Unsecured	2,798.91	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	964.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MIDLAND FUNDING	Unsecured	NA	868.41	868.41	19.32	0.00
MIDLAND FUNDING	OTHER	NA	NA	NA	0.00	0.00
MONTGOMERY COUNTY TEACHER	Unsecured	239.00	NA	NA	0.00	0.00
NATIONAL RECOVERY	Unsecured	675.00	NA	NA	0.00	0.00
NATIONAL RECOVERY	Unsecured	585.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Unsecured	53.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	836.00	694.08	694.08	15.45	0.00
PREMIER BANKCARD/CHARTER	Unsecured	468.00	468.30	468.30	10.41	0.00
PREMIER BANKCARD/CHARTER	Unsecured	468.00	467.81	467.81	10.40	0.00
PREMIER BANKCARD/CHARTER	Unsecured	485.00	485.42	485.42	10.80	0.00
PREMIER BANKCARD/CHARTER	Unsecured	376.00	376.12	376.12	8.37	0.00
PROFESSIONAL CREDIT SERVICES	Unsecured	52.00	NA	NA	0.00	0.00
PROGRESSIVE FINANCIAL SERVICES	Unsecured	NA	NA	NA	0.00	0.00
RCS INCORPORATED	OTHER	NA	NA	NA	0.00	0.00
REGIONAL ACCEPTANCE	Unsecured	17,336.25	NA	NA	0.00	0.00
REGIONAL ACCEPTANCE CORP.	Unsecured	NA	NA	NA	0.00	0.00
RJM ACQUISITIONS FUNDING LLC	Unsecured	NA	84.16	84.16	0.00	0.00
RUSHMORE LOAN MANAGEMENT S	Secured	339,942.00	214,491.63	214,491.63	86,086.81	0.00
RUSHMORE LOAN MANAGEMENT S	Secured	NA	3,904.22	3,904.22	3,904.22	0.00
RUSHMORE LOAN MANAGEMENT S	Secured	NA	2,199.09	2,199.09	2,199.09	0.00
SCHEWEL FURNITURE	Secured	1,547.00	1,546.58	1,546.58	1,546.58	313.82
SECURITY CREDIT SERVICES LLC	Unsecured	669.00	669.53	669.53	14.89	0.00
SEVENTH AVENUE	Unsecured	152.00	NA	NA	0.00	0.00
SPRINT NEXTEL DISTRIBUTIONS	Unsecured	340.00	340.31	340.31	7.57	0.00
TARGET	Unsecured	246.80	NA	NA	0.00	0.00
THE BRADFORD EXCHANGE	Unsecured	NA	NA	NA	0.00	0.00
T-MOBILE	OTHER	NA	NA	NA	0.00	0.00
TRIDENT ASSET MANAGEMENT	Unsecured	75.00	NA	NA	0.00	0.00
WELLS FARGO DEALER SERVICES, I	Unsecured	NA	1,376.56	1,376.56	0.00	0.00
WINCHESTER MEDICAL CENETR	Unsecured	NA	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$218,395.85	\$89,991.03	\$0.00
Mortgage Arrearage	\$2,199.09	\$2,199.09	\$0.00
Debt Secured by Vehicle	\$7,672.54	\$7,672.54	\$1,077.59
All Other Secured	\$1,546.58	\$1,546.58	\$313.82
<b>TOTAL SECURED:</b>	<b>\$229,814.06</b>	<b>\$101,409.24</b>	<b>\$1,391.41</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,292.82	\$5,292.82	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$5,292.82</b>	<b>\$5,292.82</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$14,363.53</b>	<b>\$287.04</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$11,995.31</u>
Disbursements to Creditors	<u>\$108,380.51</u>

**TOTAL DISBURSEMENTS :** **\$120,375.82**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/15/2019

By: /s/ Helen M. Morris

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.